

# VA BENEFITS FOR SERVICEMEMBERS, VETERANS, AND FAMILIES

## Helping Connect Veterans with their VA Benefits

You are here

We are here  
to help you  
find your way



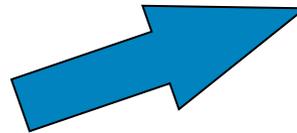
# Welcome

- Introduction
- Agenda
- Webinar Goals

# Asking Questions

Please feel free to type questions throughout the presentation, referencing slide numbers if you can to help us to better answer your question. You may also email questions [Outreach.VBACO@va.gov](mailto:Outreach.VBACO@va.gov). We may be able to answer your question during the presentation, but otherwise will answer during the Q&A at the end.

Audience polls, questions and answers, and chat broadcasts will appear in the sidebar



The screenshot shows the GoToWebinar interface with the following elements:

- Audio Panel:** Includes a volume icon, a "MUTED" status indicator, and a volume level bar. It also shows "Audio Mode" options: "Use Telephone" (unselected) and "Use Mic & Speakers" (selected). A "Talking: Suzie Smith" indicator is present.
- Questions Panel:** Titled "Questions", it contains a "Questions Log" with a red background for the question: "Q: Is there a volume discount?". The answer is: "A: Yes! We will send you more info after the event." Below the log is a text input field containing "Yes" and a "Send" button.
- Footer:** Displays "Webinar Now" and "Webinar ID: 731-938-951".
- Logo:** The "GoToWebinar™" logo is at the bottom.

# Agenda

- Welcome (5 min)
- Background (10 min)
- VA Benefits (30 min)
- Resources (5 min)
- Q&A Session (30 min)

# Goals for Today's Webinar

There are four goals for today's webinar:

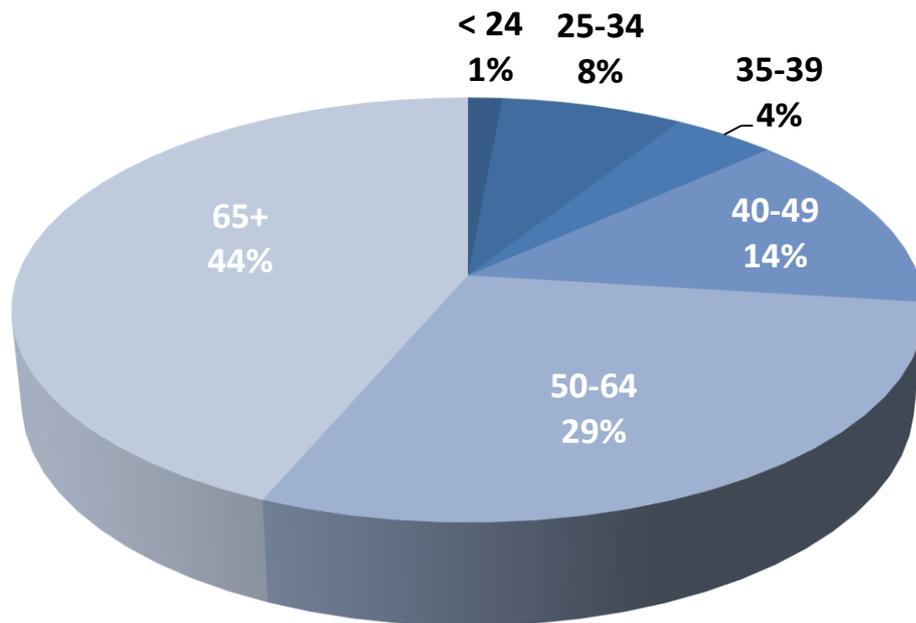
- Help you understand the diversity of the Veteran population
- Provide you with baseline information about VA benefits that you can use to refer potential beneficiaries to VA
- Share information that you can use as a 'trigger' to help guide potential beneficiaries to specific VA benefits
- Point you to tools and resources that you can use to help Veterans

# Background

- Who We Serve
- VA Benefits Trends

# The Veteran Population

## Distribution of Veterans by Age Group



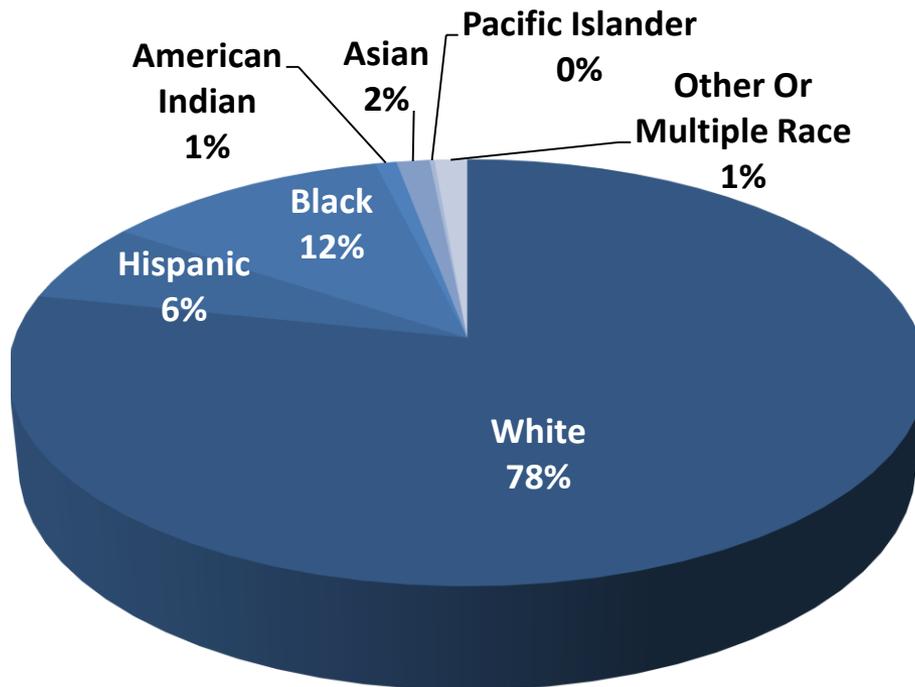
### Quick Facts:

- There are 21.8 million living Veterans
- Currently, 12 million Veterans receive benefits
- The Veteran population is older than the American population
- Less than 1 in 20 Veterans are under 30 years of age

**Sources:** Department of Veterans Affairs Veteran Population Projection Model (VetPop) 2007; 2010 National Survey of Veterans

# The Veteran Population

## Distribution of Veterans by Race



### Quick Facts:

- 9% of Veterans are women
- 22% of Veterans are minorities
- Almost half of the minority Veteran population is aged 45 – 64
- The female Veteran population is slightly younger, almost half are 35-54
- By 2021, minorities are expected to make up 25% of the living Veteran population

*Sources: 2010 National Survey of Veterans; Department of Veterans Affairs Veteran Population Projection Model (VetPop) 2007)*

# Trends Among the Veteran Population

## **General Trends**

- VA experienced an increase in claims in fiscal year 2011
- In 2011, 1 million Disability Compensation and Pension benefit claims were filed – 60% were for monetary increases to benefits that Veterans were already receiving
- VA expects a surge in benefit claims over the next 5 years
- In 2011, the overall unemployment rate for Veterans was 8.3% while the rate for post-9/11 Veterans was higher at 12.1%

*Sources: General Allison A. Hickey, Under Secretary for Benefits, Interview with American Legion Reporter, May 2012; Current Population Survey, Bureau of Labor Statistics, Press Release 3/20/2012 <http://www.bls.gov/news.release/vet.nr0.htm>*

# Trends Among Women Veterans and Minority Veterans

## Trends:

- Many female Veterans don't identify with the term "Veteran," even though they served in the military
- VA's outreach campaigns to women have made improvements to bringing visibility to active duty women and Veterans
- Homelessness is increasing among the women Veteran population though it is decreasing among the Veteran population as a whole
- Women Veterans perceive that they are assessed unfairly for benefits, especially regarding disability compensation
- Minority Veterans comprise approximately 50% of the homeless Veteran population

*Sources: VA Advisory Committee on Women Veterans Report 2010; Women's Task Force Report; Dr. Irene Trowell-Harris, Director of the Department of Veterans Affairs, Center for Women Veterans Interview with Benefits Assistance Services 2012; Center for Minority Veterans Fiscal Year 2011 Report*

# How VA is Preparing for the Future

- Transforming the VA claims processing system
- Empowering customers through technology
- Redeploying resources to meet a wider range of Veterans' needs
- Improving outreach to keep Veterans informed
- Building a culture of lifelong engagement with Servicemembers and Veterans



# Current Outreach Emphasis Areas

## Reaching the diverse Veteran population with Targeted Outreach

Women Veterans PSAs



Minority Veterans PSAs



National Guard and Reserve PSAs



National Guard and Reserve Video



These videos will be available soon on VA's YouTube Channel at [www.youtube.com/DeptVetAffairs](http://www.youtube.com/DeptVetAffairs)

# VA Benefits

- Common Eligibility Factors
- Who Qualifies for VA Benefits
- VA Benefits

# Common Factors Affecting VA Benefits Eligibility

## General Factors

Several common factors help determine eligibility for VA benefits:



**Length of service**



**Service-connected disability**



**Service during a wartime or peacetime period**



**Age**



**Income**



**Other than dishonorable discharge**

Look for a key like this through the VA Benefits section noting related eligibility criteria



# Who We Serve

## Status

There are four main population groups who are eligible for VA benefits:

- Servicemember, including National Guard and Reserve members
- Veteran
- Family member of a Servicemember or Veteran



Servicemember



Veteran



National Guard/Reserve Member



Family member

# VA Benefits

## Helping disabled Veterans

- Disability Compensation
- Vocational Rehabilitation & Employment

## Helping improve lives

- Home Loans
- Education
- Health Care

## Helping through tough times

- Pension
- Veterans Retraining Assistance Program

## Helping families

- Dependents & Survivors
- Insurance
- Burial

# VA Benefits – Disability Compensation



Providing tax-free benefits for Veterans with a service-connected disability



# Disability Compensation & Typical Beneficiary



## **What is it?**

Service-connected disability compensation is a tax-free benefit paid to Veterans for a disability that arose during service, was worsened or aggravated by service, or is presumed by VA to be related to military service.

## **Who is it for?**

A typical beneficiary for disability compensation is a Servicemember or Veteran who became injured physically during service or has psychological issues related to service.



# Eligibility Requirements for Disability Compensation

## Eligibility Requirements

- Service-connected disability
- Other than dishonorable discharge

## Factors That Determine the Benefit Amount

- Degree of disability
- Number of dependents
- Loss or loss of use of specific organs or extremities

### **PRESUMPTIVE DISABILITY BENEFITS**

VA presumes that some disabilities are due to military service. A Servicemember or Veteran may be eligible to receive disability benefits if he or she has a qualifying disability related to certain conditions of service such as exposure to Agent Orange or radiation, or being a former prisoner of war.

**INDIVIDUAL UNEMPLOYABILITY** is payable if a Veteran is unable to work as a result of his or her service-connected disabilities.





# Disability Compensation Application Tips

- The best way to apply for disability compensation and track a claim is by obtaining an eBenefits account online at [www.eBenefits.va.gov](http://www.eBenefits.va.gov)
- The applicant should have access to the following information to apply:
  - Discharge or separation papers (DD214 or equivalent), **AND**
  - Medical evidence (doctor and hospital reports), **AND**
  - Dependency records (marriage and children's birth certificates)



## **TIP: Medical Evidence**

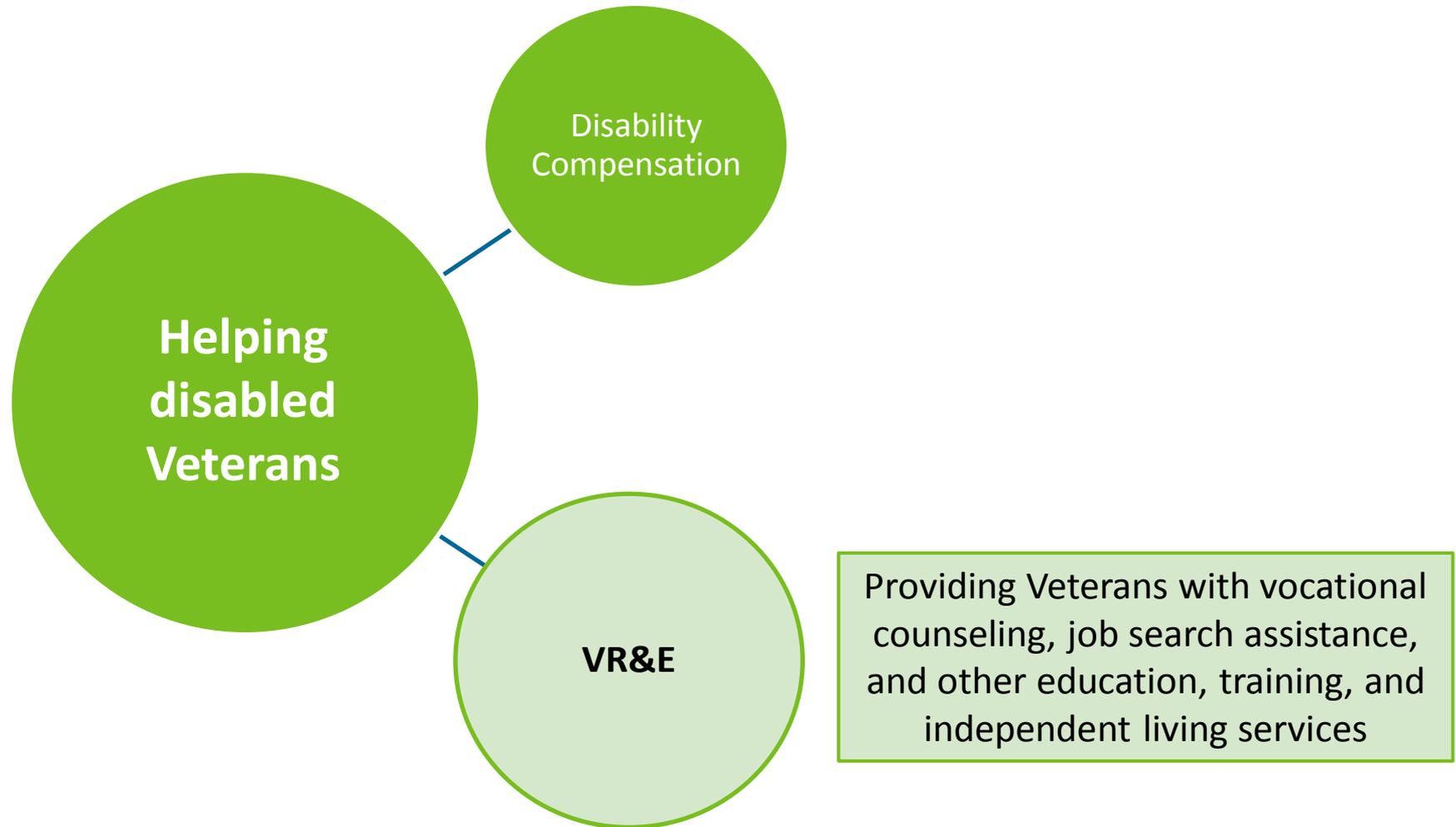
Submitting all of the medical evidence that supports a claim for disability benefits (such as treatment records, or test results) at the time of application can speed up the VBA claims process.



## Other programs for Veterans with a Service-Connected Disability

- **Clothing Allowance** – Annual payments for Veterans who have a service-connected condition for which they use prosthetic or orthopedic appliances, or for a skin condition which requires prescribed medication that irreparably damages the Veteran’s outer garments
- **Automobile Allowance** – A one-time allowance to purchase a new or used car to accommodate a service-connected disability
- **Specially Adapted Housing (SAH) Grant Program/Special Housing Adaptation (SHA) Grant Program** – helps those with service-connected disabilities purchase, construct, or modify a home to accommodate the disability
- **Veterans Mortgage Life Insurance (VMLI)** – Mortgage protection insurance that can help a disabled Veteran’s family by paying off the home mortgage in the event of the Veteran’s death
- **Service-Disabled Veterans’ Insurance (S-DVI)** – Life insurance benefit for Veterans with service-connected disabilities but are otherwise in good health
- **Special Monthly Compensation** – An additional amount payable for Servicemembers and Veterans with certain severe disabilities that involve loss of use of organs, confine the applicant to his or her residence, or require aid and attendance

# VA Benefits – Vocational Rehabilitation & Employment (VR&E)





# VR&E and Typical Beneficiary



## **What is it?**

The VR&E program assists Veterans with service-connected disabilities to prepare for, obtain, and maintain suitable employment. Career counseling benefits are also available to recently separated Servicemembers and to those using VA education benefits.

## **Who is it for?**

VR&E services are for Veterans with service-connected illnesses and injuries who:

- May not be able to work right now and need rehabilitation services
- Need specialized training and/or education
- Need flexible work arrangements
- Need help finding employment soon after separation
- Need rehabilitation to live more independently



## Eligibility Requirements for VR&E

Generally, eligibility for VR&E requires that the applicant have a service-connected disability rating from VA of at least 10%, or 20% prior to discharge from the military. There are a couple of common exceptions:

- Severely ill or injured Veterans who have been referred to a military Physical Evaluation Board or are participating in the Department of Defense/VA Integrated Disability Evaluation System
- Servicemembers or Veterans participating in a VA education program
- Servicemembers and Veterans who have recently separated from the military

If a **Vocational Rehabilitation Counselor (VRC)** determines that you have a **Serious Employment Handicap (SEH)**, then you may be entitled to VR&E services even if you have passed the 12-year period of basic eligibility or your rating is less than 20%. A SEH is a disability that significantly impairs a Veteran's ability to prepare for, obtain, or retain employment consistent with his or her abilities, aptitudes, and interests.



## VR&E Application Tips

- The best way to apply for VR&E is by obtaining an eBenefits account online at [www.eBenefits.va.gov](http://www.eBenefits.va.gov)
- In general, Veterans must use all VR&E services within a 12-year timeframe
- After the Veteran applies and VA determines that he or she is eligible to receive VR&E benefits, VA will schedule a meeting between the Veteran and a Vocational Rehabilitation Counselor (VRC) to conduct an assessment
- If a Serious Employment Handicap (SEH) is found, the Veteran's basic period of eligibility for VR&E services may be extended
- Veterans without a Serious Employment Handicap can receive career counseling services and help in locating other resources to address rehabilitation and employment needs



## VR&E Services After Evaluation

After the Veteran has been assessed, he or she will work with a VRC to determine which of the following options is the right fit:

Track	Goals of Rehabilitation Plan
Reemployment	Consultation with the employer, job accommodations, job modification, and case management; coordination and referral for services, such as work adjustment services
Rapid Access to Employment	Preparation to find employment including résumé development and job search assistance
Self-Employment	Services to help develop and implement a business plan including analysis of business concept, training in operating small businesses, and marketing and financial assistance
Employment Through Long-Term Services	Training and education, including On-the-Job Training (OJT), internships, and higher education
Independent Living Services	Assistive technology, independent living skills training, and connection to community-based support services

# VA Benefits – Home Loan Guaranty



Helping Servicemembers and Veterans purchase, adapt, or retain a home



# Home Loan Guaranty & Typical Beneficiary



## **What is it?**

VA's home loan program helps Servicemembers and Veterans to purchase, build, or adapt a home. VA loans have favorable terms, including no down payment or mortgage insurance premiums.

## **Who is it for?**

Home loan programs are available to Active Duty, National Guard, and Reserve Servicemembers and Veterans, and in some cases, their families. Disabled Veterans may also be eligible for certain grants to help accommodate a service-connected disability.



# Eligibility Requirements for Home Loan Guaranty

- The applicant must qualify for the loan from the lender
- Service requirements vary based on whether the applicant served during wartime or peacetime:
  - Veterans generally have to serve 90 total days or 181 continuous days, depending on the period to qualify
  - Active Duty Servicemembers generally have to serve 90 continuous days to qualify
  - National Guard and Reserve members generally have to have 90 days of active service, six years in the Selected Reserve or National Guard, or are discharged because of a service-connected disability
  - VBA's website provides further information to learn about wartime and peacetime periods

The applicant must present a **Certificate of Eligibility (COE)** from VA that verifies his or her spouse's military service to the lender to qualify for a VA-backed loan. The easiest way to obtain a COE is through eBenefits at [www.eBenefits.va.gov](http://www.eBenefits.va.gov).





## Home Loan Guaranty Application Tips

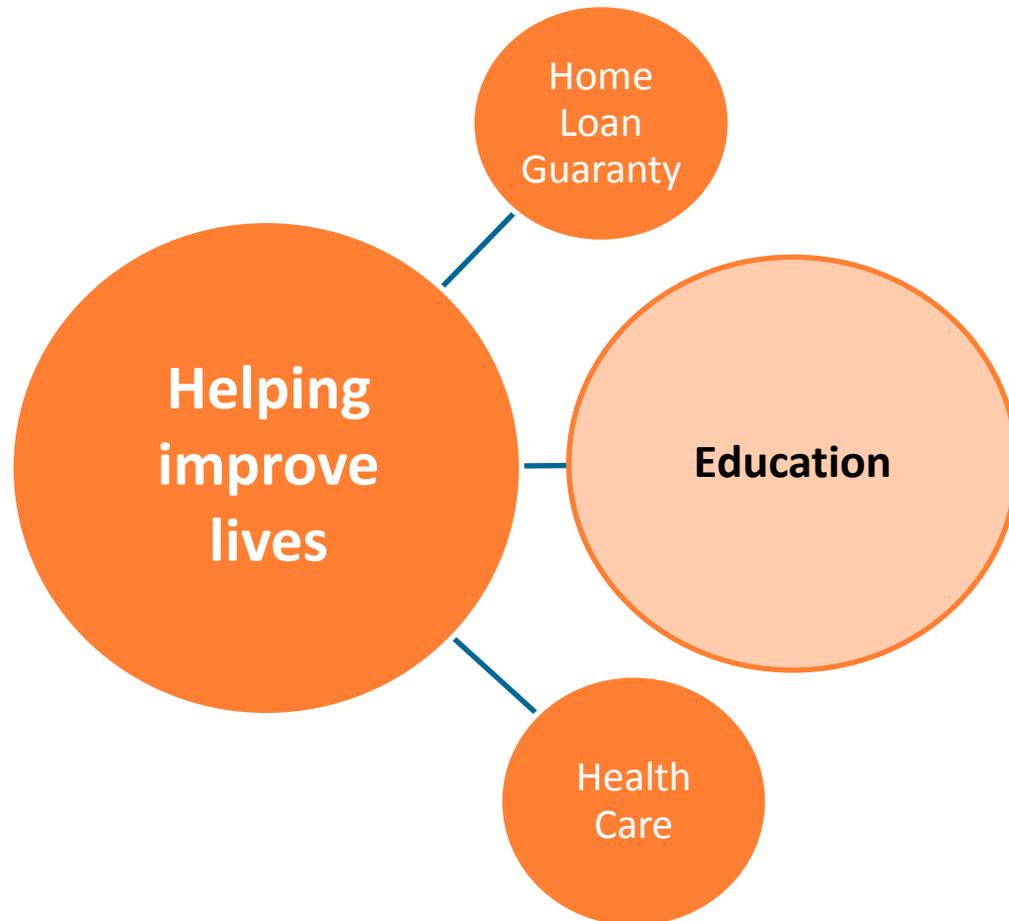
- Before applying for home loan benefits, the applicant needs to obtain a Certificate of Eligibility (COE). The easiest way is by setting up an eBenefits account online at [www.eBenefits.va.gov](http://www.eBenefits.va.gov)
- After obtaining the COE, the applicant can apply for a VA-guaranteed loan through any mortgage lender that participates in the VA Home Loan Guaranty Program
- There are no loan limits, but VA's guaranty to the lender is capped, which may affect the amount a lender will lend the applicant
- Veterans generally have to pay a legislatively mandated funding fee which varies based on the loan type



## Related Home Loan Guaranty Programs

- **Native American Direct Loan (NADL) Program** – helps eligible Native American Veterans finance the purchase, construction, or improvement of homes on Federal Trust Land, or reduce the interest rate on a VA loan
- **Specially Adapted Housing (SAH) Grant Program/Special Housing Adaptation (SHA) Grant Program** – helps Servicemembers and Veterans with physical service-connected disabilities and certain severe permanent and total service-connected disabilities purchase, construct, or modify a home to accommodate the disability
- **Veterans' Mortgage Life Insurance (VMLI)** – helps a disabled Veteran's family by paying off the home mortgage in the event of the Veteran's death

# VA Benefits – Education



Providing financial support for education and training



# Education & Typical Beneficiary



## **What is it?**

VA's education programs may provide assistance for tuition, books, fees, housing, and On-the-Job Training. VA has four primary education benefit programs that offer different amounts of financial assistance and have different eligibility requirements:

- Post-9/11 GI Bill
- Montgomery GI Bill – Active Duty
- Montgomery GI Bill – Selected Reserve
- Reserve Educational Assistance Program (REAP)

## **Who is it for?**

VA pays education benefits to eligible Servicemembers and Veterans pursuing an approved education or training program.



# Eligibility Requirements for Education

## Eligibility requirements vary by education program

- Post-9/11 GI Bill
  - 90 days of active service after September 10, 2001, **OR**
  - 30 continuous days of service after September 10, 2001 and a service-connected disability
  - Should be used within 15 years from the last day of active duty
- Montgomery GI Bill-Active Duty (MGIB-AD)
  - 2-year continuous enlistment (minimum duty varies by service date, branch, etc.)
  - Should be used within 10 years from last day of active duty
- Montgomery GI Bill-Selected Reserve (MGIB-SR)
  - 6-year service obligation in the Selected Reserve
  - Should be used before the applicant leaves the Selected Reserve
- Reserve Educational Assistance Program (REAP)
  - 90 consecutive days of active duty service after September 10, 2001
  - Member of a Reserve component
  - Should be used within 10 years from when an applicant leaves the Selected Reserve or the Individual Ready Reserve (IRR) if the applicant is released for a disability





## Education Application Tips

- The best way to apply for education benefits is by obtaining an eBenefits account online at [www.eBenefits.va.gov](http://www.eBenefits.va.gov)
- Each program offers different amounts of financial assistance. Choose the right program because only one education program can be used at a time
- Education benefits must be used within a certain timeframe



### **TIP: Career Counseling**

Recently discharged Servicemembers and anyone using a VA education benefit qualifies for VR&E career counseling benefits.

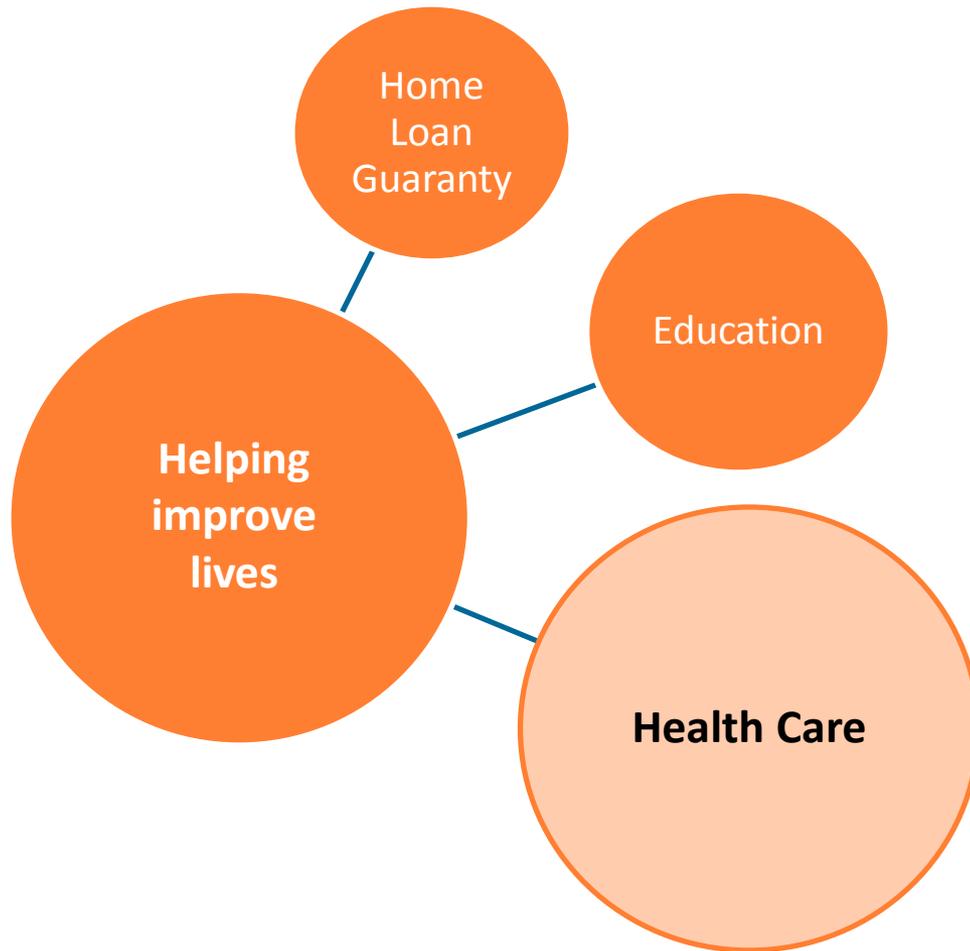


## Related Education Programs

- **Yellow Ribbon Program** – provides additional financial support to individuals who attend a school where tuition and fees exceed the maximum Post-9/11 GI Bill benefit available by law
- **Transfer of Education Benefits (TEB)** - allows Servicemembers to transfer unused benefits to their spouses or dependent children. It is managed by the Department of Defense, but VA delivers the benefits
- **Veterans Retraining Assistance Program (VRAP)** - offers up to 12 months of training assistance to unemployed Veterans – learn more at [benefits.va.gov/vow](https://benefits.va.gov/vow)

Additional education benefits for Veterans may be offered in your state. Have the Servicemember or Veteran contact his or her state's Department of Veterans Affairs to learn more about state-level program.

# VA Benefits – Health Care



Providing a wide range of health services and specialized care



## Health Care & Typical Beneficiary



### What is it?

VA provides a wide range of health services, including specialized health care for women Veterans, readjustment counseling, homelessness assistance, nursing home and community-based residential care, and hospital, outpatient medical, dental, pharmacy, and prosthetic services.

### Who is it for?

Health care is for Servicemembers and Veterans who were recently discharged and meet certain service or income requirements.



# Eligibility Requirements for Health Care

- Servicemembers and Veterans must meet certain length of service requirements to receive health care benefits:
  - Veterans must have served 24 months of active service or the full period for which they were called to active service
  - National Guard and Reserve members must have been called to active duty by federal order and completed the full period for which they were called to service
- Additionally, once an application is successfully processed, the applicant is assigned to one of 8 priority groups based on income

VA assists combat Veterans through a nationwide network of community-based **Vet Centers**. Services include individual, group, and family readjustment counseling, education, and medical referral.





# Caregiver Program

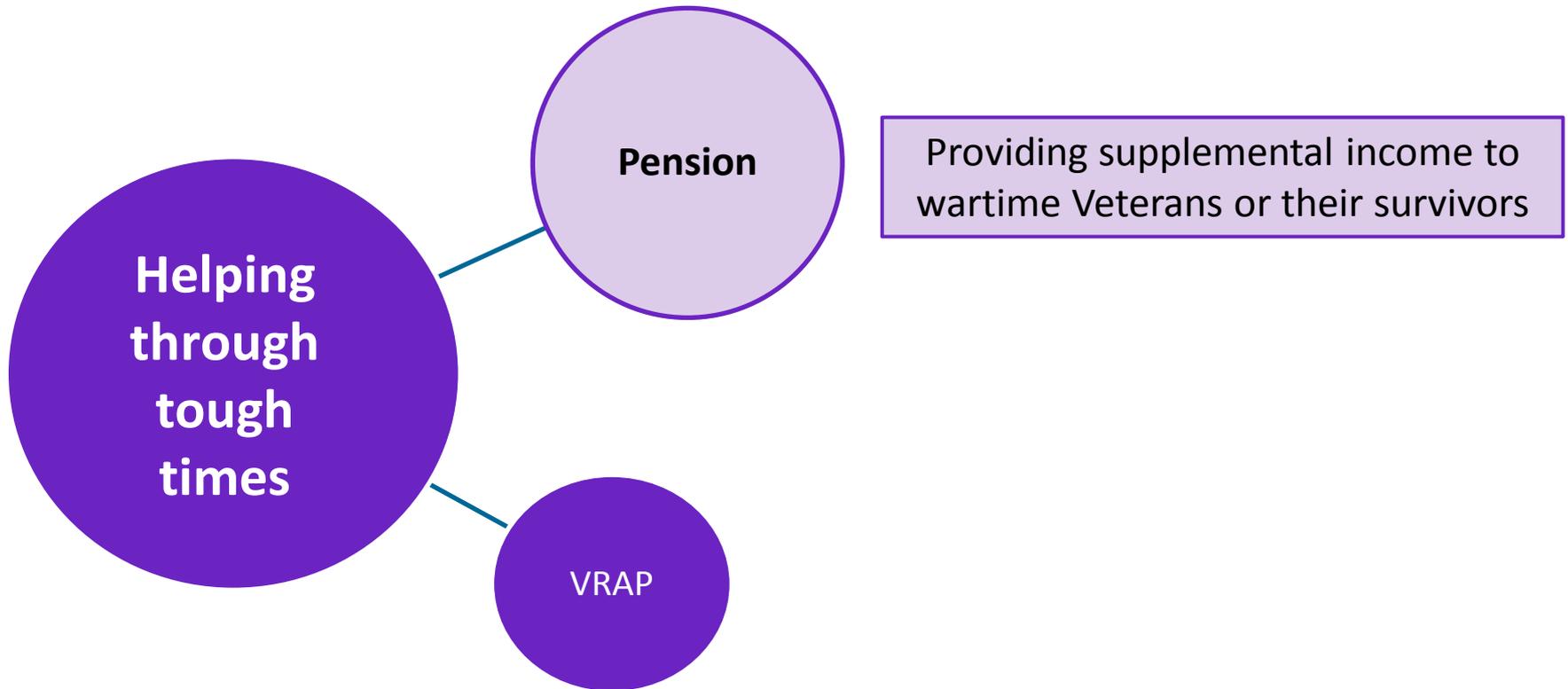
VA's Caregiver Program connects people caring for seriously injured Veterans with support and service options. Through the program, Caregiver Support Coordinators help match the caregiver with services for which they are eligible, and provide them with information about resources. Some services that may be available include:

- Home-based primary care
- Adult day health care (SDHC) centers
- Homemaker and Home Health Aide Program
- Respite care
- Home hospice care

VA's **Caregiver Support Line** is available for caregivers who need immediate assistance, have questions about eligibility for services, or want to be connected with a Caregiver Support Coordinator. The toll-free number is 1-855-260-3274.

Additional VA services are now available to family caregivers of seriously injured post-9/11 Veterans. These services include monthly stipends, travel expenses, access to health care insurance, mental health services, and comprehensive VA Caregiver training. Encourage caregivers to apply now to learn more at [www.caregiver.va.gov](http://www.caregiver.va.gov).

# VA Benefits – Pension





## Pension & Typical Beneficiary



### What is it?

Pension is a tax-free benefit paid to wartime Veterans with limited or no income who are:

- Age 65 or older, **OR**
- Permanently and totally disabled due to a non-service-connected cause

### Who is it for?

Pension is payable to wartime seniors with limited or no income, and to people with disabilities who served during a wartime period.



# Eligibility Requirements for Pension

## Eligibility Requirements

- Service
  - 90 days active duty with one day during a wartime period if the Veteran entered the military on or before September 7, 1980
  - 24 months of active service or the full period for which they were called to active duty if the Veteran entered the military after September 7, 1980
- Age 65 or older, **OR** has a total and permanent disability
- Income is below the yearly limit set by Congress

Pension benefits are the difference between **countable income** and the annual pension limit set by Congress.

VA also assesses an applicant's **net worth** to determine if the applicant could live off his or her assets for a reasonable period of time.





## Pension Application Tips

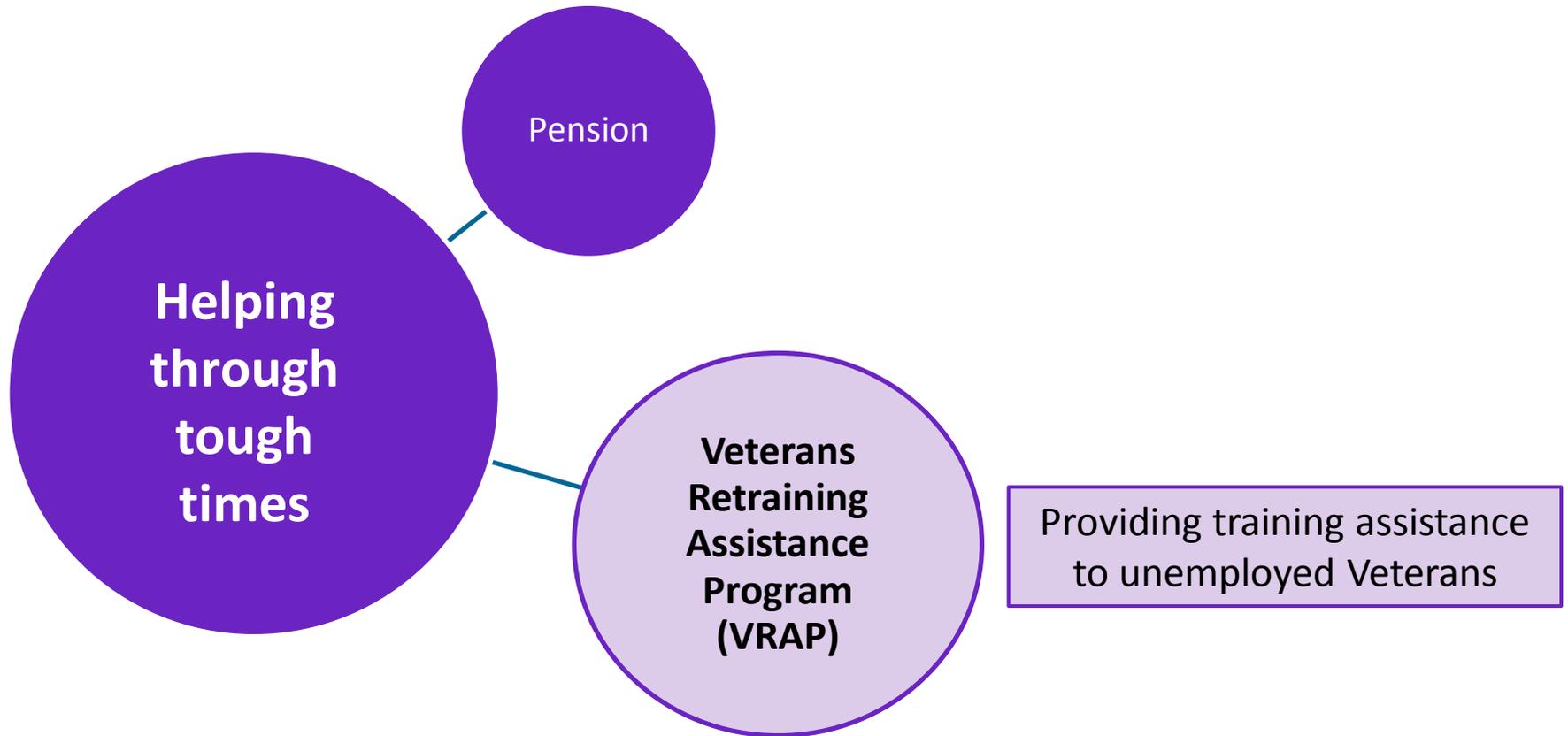
- The best way to apply for Pension is by obtaining an eBenefits account online at [www.eBenefits.va.gov](http://www.eBenefits.va.gov)
- An applicant's **yearly family income** must be less than the amount set by Congress to qualify for Pension
- A Veteran's disability does not have to be service-connected to receive Pension



## Related Pension Programs

- **Aid and Attendance and Housebound** – increased monthly Pension benefit paid to Veterans who require additional help to perform daily functions or are confined to their home
- **Survivors' Pension** – a monthly tax-free benefit payable to the un-remarried surviving spouse and child(ren) of a deceased Veteran with wartime service who meet the income threshold

# VA Benefits – Veterans Retraining Assistance Program (VRAP)





# VRAP & Typical Beneficiary



## **What is it?**

VRAP offers up to 12 months of training assistance to unemployed Veterans. The assistance must go toward an Associate Degree, Non-College Degree, or a Certificate from a VA-approved program for a high demand occupation.

## **Who is it for?**

VRAP is for unemployed Veterans between the ages of 35 and 60.



# Eligibility Requirements for VRAP

## Eligibility Requirements

- Unemployed at the time of application
- Between ages 35 and 60
- Ineligible for other VA education benefit programs
- Not enrolled in a federal or state job training program

The program is limited to 45,000 participants between July 1, 2012 and September 30, 2012. It is limited to 54,000 participants from October 1, 2012 through March 31, 2014. Learn more at [www.benefits.va.gov/vow](http://www.benefits.va.gov/vow)

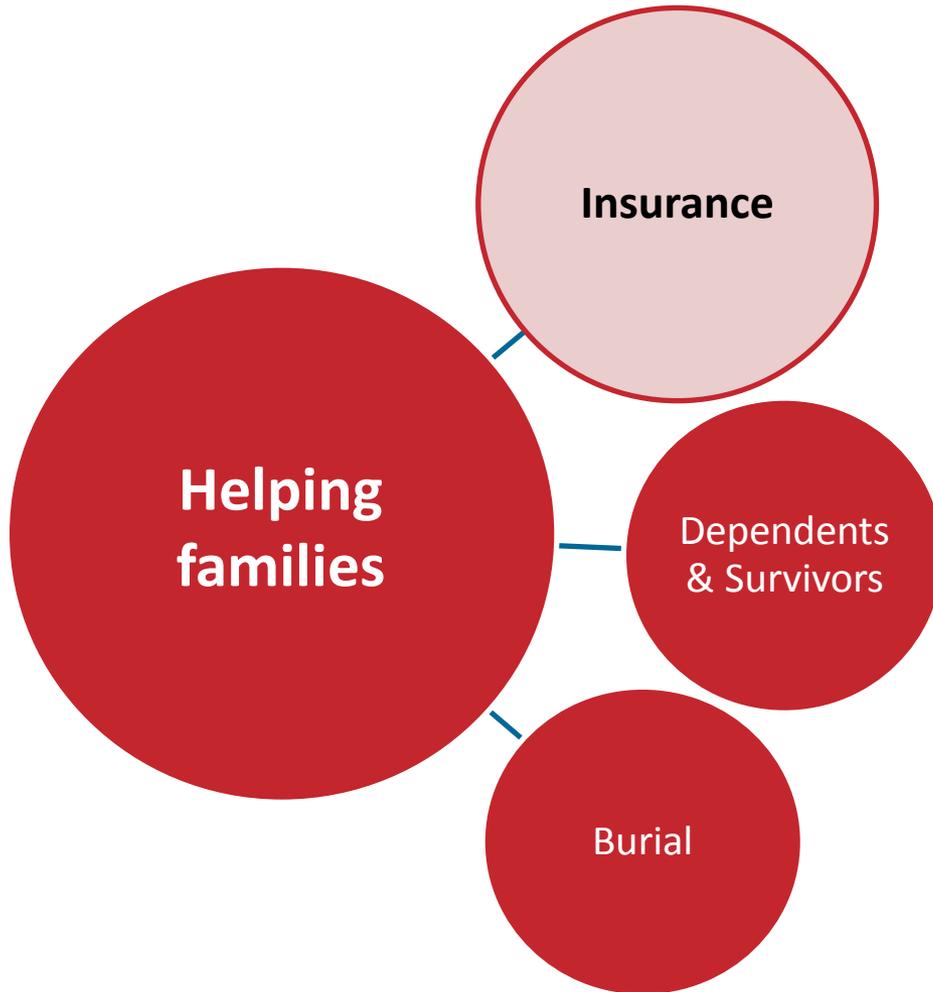
# VA Services for Homeless and At-Risk Veterans

- **Community Partnerships** – A network of shelters, soup kitchens, and community partners
- **Employment** – Puts homeless Veterans to as Vocational Rehabilitation Specialists
- **Housing Grants**– grants to local community groups to provide temporary shelter;
- **Housing Vouchers** - “Housing Choice” section 8 vouchers in partnership with HUD
- **Outreach/Education** – works with communities to raise awareness; 24/7 hotline
- **Prevention Grants** – provides grants to community groups that assist homeless and at-risk Veterans to maintain housing
- **Treatment** – support Veterans who need a range of medical, psychiatric, vocational, or educational services



[www.va.gov/homeless](http://www.va.gov/homeless)

# VA Benefits – Insurance



Valuable benefits to provide financial security for your family



# Insurance & Typical Beneficiary



## What is it?

VA insurance benefits were developed in consideration of the extra risks involved in military service. They provide peace of mind for Servicemembers, Veterans, and their families knowing they are protected.

## Who is it for?

VA provides insurance benefits to eligible Servicemembers, Veterans, and their families to provide financial security.



## Eligibility Requirements for Insurance

- **Servicemembers' Group Life Insurance (SGLI)** – Servicemembers are automatically issued maximum SGLI coverage upon entry to active duty. Covered members receive 120 days of free coverage from their date of separation; they may extend coverage for up to two years under certain conditions
- **Veterans' Group Life Insurance (VGLI)** – Veterans can convert their SGLI to a civilian program of lifetime renewable term coverage after separation from service
- **Family Servicemembers' Group Life Insurance (FSGLI)** – automatic coverage for spouses and children of Servicemembers with SGLI coverage. Dependent children are automatically covered at no charge
- **Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI)** – automatic coverage that provides payments to Servicemembers who suffer severe losses, such as amputations, blindness, and paraplegia, due to traumatic injuries that occur in service



## Application Tips for Insurance

- SGLI, FSGLI, and TSGLI all provide automatic coverage
- The best way to apply for VGLI is by going to [www.insurance.va.gov](http://www.insurance.va.gov).
- You can manage your account by obtaining an eBenefits account online at [www.eBenefits.va.gov](http://www.eBenefits.va.gov)
- Veterans who apply to convert SGLI to VGLI within 120 days from discharge can obtain VGLI coverage regardless of health
- Family Servicemembers' Group Life Insurance (FSGLI) automatically provides coverage to spouses and dependent children of Servicemembers insured under SGLI, but the Servicemember pays the premium for spousal coverage



### **TIP: Convert SGLI to VGLI**

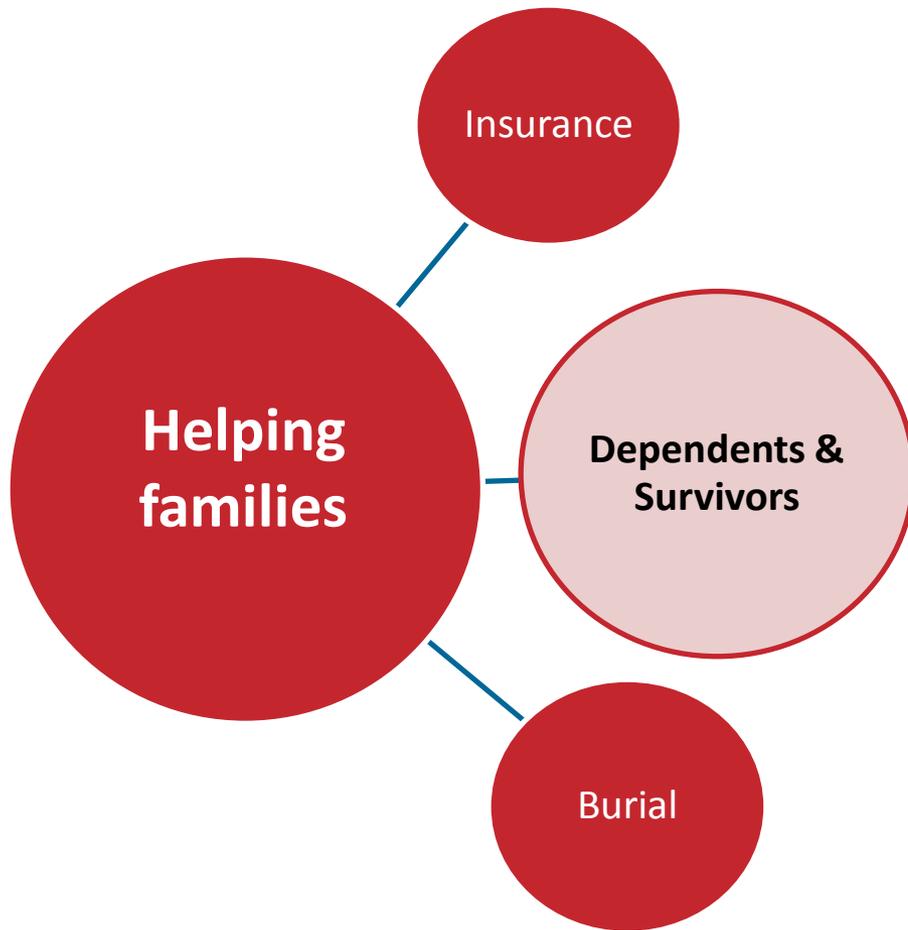
Veterans have one year and 120 days after discharge to apply for VGLI. However, if you apply to convert SGLI to VGLI within 120 days of discharge, you do not need to have a medical exam to prove good health.



## Related Insurance Programs

- **Service-Disabled Veterans' Insurance (S-DVI)** – life insurance for Veterans with service-connected disabilities, but are in good health otherwise
- **Supplemental S-DVI** – additional supplemental insurance coverage for Veterans with S-DVI coverage and are having their premiums waived
- **Veterans Mortgage Life Insurance (VMLI)** – mortgage protection insurance that can help the family of a severely disabled Servicemember or Veteran by paying off the home mortgage in the event of death
- **Financial Counseling** – free financial counseling for Servicemembers, Veterans, and their beneficiaries after they receive claim payment under SGLI, VGLI, TSGLI, or FSGLI programs

# VA Benefits – Dependents and Survivors



Providing support for Servicemembers' and Veterans' surviving spouse, dependent children, and parents



# Dependents and Survivors & Typical Beneficiary



## **What is it?**

VA honors the sacrifices of Servicemembers' and Veterans' families through benefit programs including tax-free payments based on financial need; reimbursement for medical expenses; survivors' pension; loans to help purchase, construct or improve a home; and assistance to obtain a degree.

## **Who is it for?**

These benefits are for the qualifying surviving spouse, dependent child(ren), and parent(s) of deceased Servicemembers and Veterans.



## Benefits for Dependents and Survivors

- **Dependency and Indemnity Compensation (DIC)** — a monthly tax-free benefit paid to an eligible surviving spouse, dependent children, and/or parents of a deceased Servicemember or Veteran
- **Dependents' Educational Assistance (DEA)** – provides assistance to obtain a degree and pursue other eligible education and training including certificate programs, apprenticeships, correspondence courses, On-the-Job Training (OJT)
- **Burial** – a benefit that includes furnishing a headstone, marker, or medallion, a burial allowance, a Presidential Memorial Certificate, and an American flag to drape over the deceased's casket, as well as the option of burial in a VA national cemetery
- **Home Loans**– a benefit that may be used to help purchase, construct, or improve a home. It may also be used to refinance a mortgage
- **Survivors' Pension** - a monthly tax-free benefit payable to the un-remarried surviving spouse and/or child(ren) of a deceased Veteran with wartime service who meet the income threshold



# Eligibility Requirements for Dependents and Survivors

- Eligibility for benefits varies by program
- Generally, an unremarried surviving spouse, dependent child(ren), and parent(s) of a Servicemember or Veteran may be eligible if the:
  - Servicemember died during active military service
  - Veteran died from a service-connected disability
  - Veteran died while a permanent service-connected disability existed
  - Living Veteran has a permanent service-connected disability

## **Remarried Surviving Spouses**

There are some exceptions for surviving spouses who remarry after a certain date.

## **How to Apply**

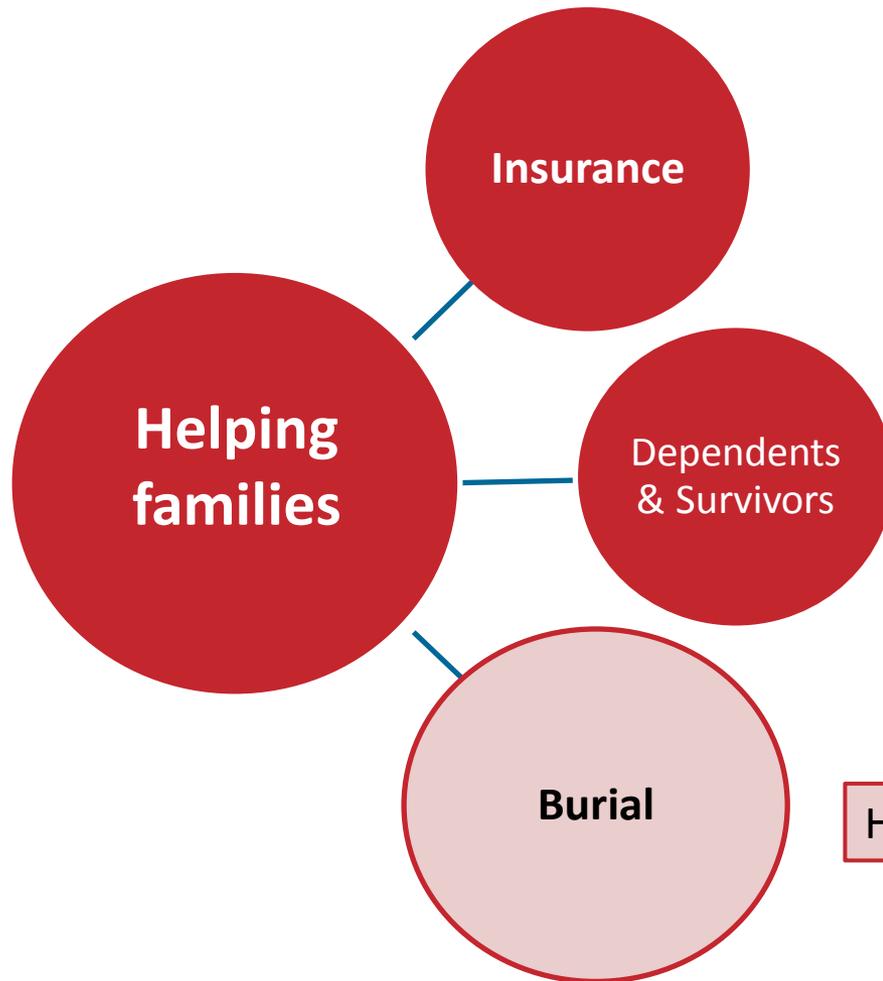
Eligible dependents and survivors should go to [www.benefits.va.gov](http://www.benefits.va.gov) to learn more and apply



## Related Dependents and Survivors Programs

- **Marine Gunnery Sergeant John David Fry Scholarship** – provides children with financial need support for tuition and fees, books and supplies, and housing
- **Educational and Vocational Counseling** – is available to help decide how to best use VA dependents' educational assistance benefits. VA can also provide assessment and rehabilitation planning for dependents with disabilities to help identify the resources needed to achieve a successful outcome
- **Bereavement Counseling** – is a counseling service available at community-based Vet Centers to parents, spouses, and children of Servicemembers, National Guard members, and Reserve members who die in service
- **Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA)** - a benefit that provides reimbursement for most medical expenses to certain surviving spouses and dependents of Veterans with permanent and total service-connected disabilities who are not eligible for TRICARE

# VA Benefits – Burial



Honoring our nation's deceased Veterans



## Burial & Typical Beneficiary



### **What is it?**

VA offers memorial benefits to honor our Nation's deceased Veterans. Veterans may be eligible for services including furnishing headstones or markers, partial reimbursement of burial or funeral costs, and burial at a VA national cemetery, among other benefits.

### **Who is it for?**

VA provides various burial benefits to spouses, children, and parents to memorialize an eligible deceased Veteran.



## Eligibility Requirements for Burial

Most deceased Veterans are eligible for a Presidential Medallion. Eligibility requirements for other Burial benefits differ based on type of service. Basic requirements include:

- Service during a wartime period , **OR**
- Died on active duty, **AND**
- Other than dishonorable discharge

Qualifying spouses, children, and parents may also be buried in a national cemetery.



# Resources

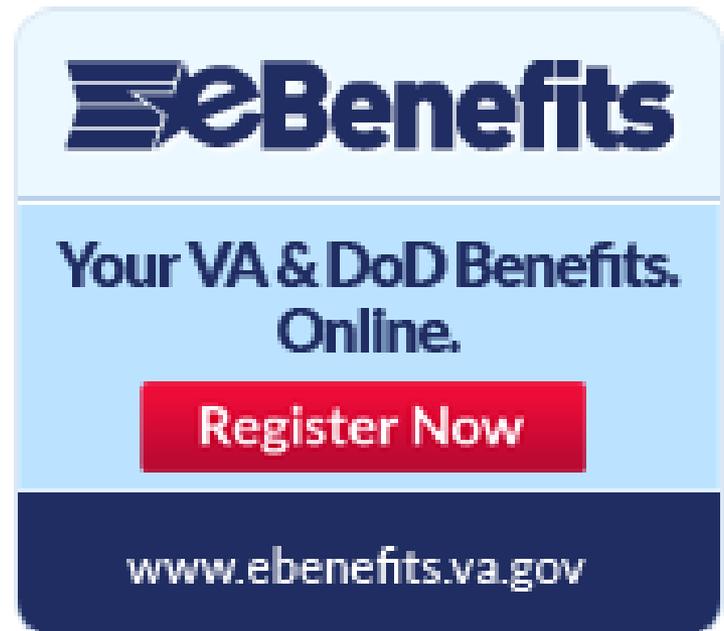
- eBenefits
- Outreach Resources
- Provider Reference Guide

# eBenefits

Servicemembers, Veterans, and family members can all access this online portal to browse VA and DoD benefits information.

Once an account is created, users can:

- Get quick access to eBenefits tools
- Apply for many benefits online
- Download military service records (DD 214 form)
- View benefit claims status



# Outreach Resources

VA has many resources available to help you educate Veterans about their VA benefits



Brochures & Fact Sheets



Newsletter



Find us on  
**Facebook**

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follow us on  
**twitter**

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# VA Benefits Reference Guide

- VA created a tool to help you point Veterans in the right direction to learn about and apply for their benefits
- Summarizes major VA benefit programs, basic eligibility, and directs to web site to find more information
- Use this guide when a particular circumstance triggers an awareness that a Servicemember, Veteran, or family member may be eligible for a VA benefit
- We'll mail one to you if you give us your address – look for the link in the post-event evaluation and follow-up email

**Veterans Benefits Reference Guide**  
*Connect Our Nation's Heroes to the VA Benefits They Earned*

VA delivers world-class benefits to help Veterans, Servicemembers, and families get through tough times, improve their lives, and achieve their goals. This *Veterans Benefits Reference Guide* provides you with basic information about VA benefits and programs that you can use to inform our nation's heroes about VA benefits for which they might be eligible. Use this tool to direct Veterans, Servicemembers, and their families to VA resources where they can learn about and apply for their VA benefits.

Several factors commonly determine eligibility for specific VA benefits: length of service, income, service during a wartime vs. peacetime period, age, and whether or not the Veteran has a service-connected disability. Additionally, VA benefits typically require a discharge other than dishonorable to receive benefits. Each benefit described below includes an eligibility overview. Encourage individuals who are potentially eligible for VA benefits to seek out more information on the VA website or through eBenefits.

**INSURANCE**  
Life insurance coverage options for Veterans which features low monthly premiums to provide security and peace of mind. Servicemembers Group Life Insurance (SGLI) is automatic coverage for Servicemembers, while Veterans Group Life Insurance (VGLI) is available after separation from service.  
**Basic Eligibility:** SGLI coverage is generally automatic, but applications to convert from SGLI to VGLI must be filed within one year and 120 days from discharge.  
[www.benefits.va.gov/insurance](http://www.benefits.va.gov/insurance)

**EDUCATION**  
VA sponsors several education and training programs that provide financial support to Servicemembers and Veterans to earn an undergraduate or graduate degree, take vocational and technical training, or get professional licenses.  
**Basic Eligibility:** 90 days or more of active duty service after September 10, 2001 (Post-9/11 GI Bill). Additional programs cover Veterans with prior service.  
[www.gibill.va.gov](http://www.gibill.va.gov)

**PENSION**  
Pension is a monthly benefit paid to Veterans who are either age 65 or older or permanently or totally disabled who demonstrate financial need.  
**Basic Eligibility:** 90 days or 24 months of active service (depending on where you served), with at least one day during a wartime period.  
[www.benefits.va.gov/pension](http://www.benefits.va.gov/pension)

**HEALTH CARE**  
Health care benefits include all necessary inpatient hospital care and outpatient services.  
**Basic Eligibility:** Most Veterans who enlisted after September 7, 1980, or entered active duty after October 16, 1981, must have served 24 continuous months or the full period for which they were called to active duty.  
[www.va.gov/healthbenefits](http://www.va.gov/healthbenefits)

**HOME LOANS**  
VA-guaranteed home loans to build, buy, or repair a home allow lenders to provide mortgages to Servicemembers and Veterans with favorable terms, such as no down payment.  
**Basic Eligibility:** 90 days or more on active duty during a wartime period, or six years of service in the Selected Reserve or National Guard.  
[www.benefits.va.gov/homeloans](http://www.benefits.va.gov/homeloans)

**BURIAL**  
Burial and memorial services honor our deceased Veterans, including an allowance provided to family members for partial reimbursement of an eligible Veteran's burial and funeral costs.  
**Basic Eligibility:** Service on active duty, or if the death was due to injury or disease that developed or was aggravated during active duty, active duty for training, or inactive duty for training.  
[www.cem.va.gov](http://www.cem.va.gov)

**eBenefits**  
Find links to VA benefits information and apply on-line at [www.ebenefits.va.gov](http://www.ebenefits.va.gov)

U.S. Department of Veterans Affairs

## Question & Answers

- Type your question using the webinar question feature in the sidebar
- E-mail questions to: **[Outreach.VBACO@va.gov](mailto:Outreach.VBACO@va.gov)**

Thank you



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# U.S. Department of Veterans Affairs

VETERANS BENEFITS ADMINISTRATION